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We Claim:

1.   A method for rapid tenant screening and lease recommendation, and conversion of data to lease documents, said method comprising:

10   acquiring tenant information including financial information;

acquiring property information;

generating a lease recommendation based on a plurality of acceptance criteria wherein said acceptance criteria are based on said tenant information; and

generating lease documents based on said tenant information and said property

15 information.

2.   The method of claim 1, wherein said tenant information comprises at least one of: full legal name, social security number, previous address, spouse's full name, dependents, employer name, employer address, and name of all dependents.

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3.   The method of claim 1, wherein said acquiring of said financial information comprises communicating with a credit reporting agency.

4.   The method of claim 3, wherein said financial information comprises a raw credit

25 report from said credit reporting agency.

5.   The method of claim 4, wherein said method further comprises parsing said raw credit information into a readable scheme.

30 6.   The method of claim 5, wherein said parsing comprises:

removing account numbers;

listing positive and negative ratings, amounts outstanding, and estimates of payments; and

performing a social security scan for validity.

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7.   The method of claim 1, wherein said unit information comprises a name of a property, a number and address and unit policies.

8.   The method of claim 1, wherein generating said recommendation further

10   comprises:

determining a value for each of said plurality of acceptance criteria;

determining a score for each of said plurality of acceptance criteria based on said

value;

combining said scores into one composite score for a tenant; and

15   generating said recommendation based on said composite score.

9.   The method of claim 8, wherein generating said recommendation based on said composite score, further comprises:

generating an acceptance recommendation for a tenant having a composite score

20   greater than a predetermined high score;

generating a rejection recommendation for a tenant having a composite score lower than a predetermined low score; and

generating a provisional recommendation for a tenant having a composite score between a predetermined low score and a predetermined high score.

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10.   The method of claim 8, wherein said plurality of acceptance criteria comprise:

a ratio of monthly gross income to rent;

a minimum monthly gross income less rent;

estimated debt payments;

30   maximum amount of unpaid collections;

bankruptcy history; and

previous tenant history.

5   11.   The method of claim 10, wherein determining a score for at least one of said plurality of criteria comprises scaling said value according to a mathematical function.

12.   The method of claim 11, wherein said mathematical function comprises a relationship of the form:

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$$y = \left\{ k1 + \frac{k2}{\left[1 + b(x - c)^2\right]} \right\}\left[1 - \frac{k3}{1 + e^{a(x-c)}}\right]$$

wherein b and c are chosen based on said one of said plurality of criteria, x is said value, and y is said score.

15   13.   The method of claim 11, wherein said mathematical function comprises a relationship of the form:

$$y = \left\{ k1 + \frac{k2}{\left[1 + b(x - c)^2\right]} \right\}\left[\frac{k3}{1 + e^{a(x-c)}}\right]$$

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wherein b and c are chosen based on said one of said plurality of criteria, x is said value, and y is said score.

14.   The method of claim 11, wherein said mathematical function comprises a
25   relationship of the form:

$$y = k5 \times e^{kx/c}$$

wherein c is chosen based on said one of said plurality of criteria, x is said value, and y is
30   said score.

5   15.   The method of claim 8, wherein said combining comprises taking a weighted average of scores for said plurality of criteria.

16.   The method of claim 15, wherein said weighted average is performed according to the expression:

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$$y = \frac{\sum_{i=1}^{n} y_i \left[2p_i^2 + (y_i - 7)^2 \right]}{\sum_{i=1}^{n} \left[2p_i^2 + (y_i - 7)^2 \right]}$$

wherein i represents an index of said plurality of criteria, p_i represents an importance rating for each criteria, y_i represents a score for each of said criteria, and y represents said
15   composite score.

17.   The method of claim 1, wherein said lease documents comprise a lease, disclosures about said property, rules, policies, local ordinances, or other agreements.

20   18.   A system for performing rapid tenant screening and lease recommendation, and conversion of data to lease documents, said method comprising:

    means for acquiring tenant information including financial information;

    means for acquiring property information;

    means for generating a lease recommendation based on a plurality of acceptance
25   criteria wherein said acceptance criteria are based on said tenant information; and

    means for generating lease documents based on said tenant information and said property information.

19.   The system of claim 18, wherein said means for generating comprises a computer
30   of the type having a processor, a memory coupled to the processor, a computer program including instructions executable in said processor to perform the generation operation.

20.   The system of claim 18, wherein said means for acquiring said tenant information further comprises means for communicating with a credit bureau.

21.   A system for performing rapid tenant screening and lease recommendation, and conversion of data to lease documents, said system comprising:

a computer processor coupled to a display device;

said processor directing said display device to depict steps of:

choosing a property;

choosing a unit;

entering applicant information;

performing a credit check;

generating a recommendation and report; and

generating lease documents;

wherein said steps are depicted in a navigation bar.

22.   The system of claim 21 wherein said computer processor is further in communication with a credit agency and capable of performing a credit check on an applicant.

22.   A computer program product for use in conjunction with a computer system, the computer program product comprising a computer readable storage medium and a computer program mechanism embedded therein, the computer program mechanism comprising:

a program module that directs a computer processor to function in a specified manner, said manner comprising:

performing a credit check on an applicant;

generating a recommendation and report for said applicant; and

generating lease documents for said applicant.

5   23.   The computer program product of claim 22 further comprising a capability to:

set permissions such that a specified user is able to access a specified set of information or functionalities.

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